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I HEREBY CERTIFY that annexed hereto is a true copy of documents filed in connection with the following patent application:

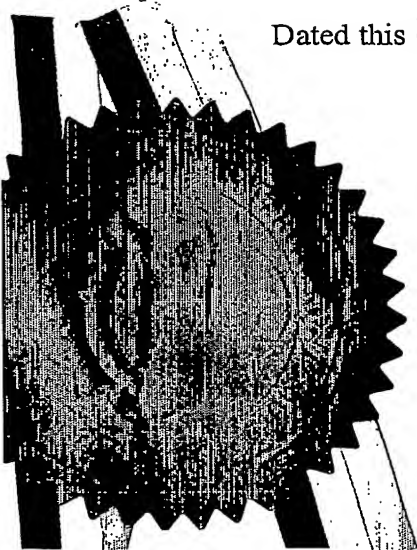|	
Application No.	S2002/0680
Date of Filing	16 August 2002
Applicant	INTERNET PAYMENTS PATENTS LIMITED, an Irish company of "Elsinore", Meath Road, Bray, County Wicklow, Ireland.

Dated this 21st day of August 2003.

An officer authorised by the
Controller of Patents, Designs and Trademarks.

FORM NO: 1

REQUEST FOR THE GRANT OF A PATENT

PATENTS ACT 1992

The Applicant(s) named herein hereby request(s)
    [   ] the grant of a patent under Part II of the Act
    [X] the grant of a short-term patent under Part III of the
Act
on the basis of the information furnished hereunder.

1. **Applicant(s)**

INTERNET PAYMENTS PATENTS LIMITED
"Elsinore"
Meath Road
Bray
County Wicklow
Ireland
an Irish Company

2. **Title of Invention**
Information handling and processing

3. **Declaration of Priority on basis of previously filed**
   application(s) for same invention (Sections 25 & 26)

Previous Filing Date	Country in or for which filed	Filing No.

4. **Identification of Inventor(s)**

   Name(s) and addresse(s) of person(s) believed
   by the Applicant(s) to be the inventor(s)
John Anthony Foran
an Irish Citizen of "Elsinore" Meath Road, Bray, County Wicklow,
Ireland
Joseph Patrick Corcoran
an Irish Citizen of 9 Carysfort Grove, Blackrock, County Dublin,
Ireland
Christopher Michael Murphy
an Irish Citizen of Kilmolin, Enniskerry, County Wicklow, Ireland

5. <u>Statement of ▮▮ght to be granted a patent (Section 17(2) (b))</u>

The Applicant derives the right to apply by virtue of a Deed
of Assignment dated August 13, 2002

6. <u>Items accompanying this Request</u>

    (i)   [X] prescribed filing fee (Euro 60.00)
    (ii)   [ ] specification containing a description and claims
            [X] specification containing a description only
            [X] Drawings referred to in description or claims
    (iii) [ ] An abstract
    (iv)   [ ] Copy of previous application(s) whose priority is
              claimed
    (v)   [ ] Translation of previous application whose
              priority is claimed
    (vi)   [X] Authorisation of Agent (this may be given at 8
              below if this Request is signed by the Applicant(s))

7. <u>Divisional Application(s)</u>
The following information is applicable to the present application
which is made under Section 24 -

Earlier Application No.
       Filing Date:

8. <u>Agent</u>

The following is authorised to act as agent in all proceedings
connected with the obtaining of a patent to which this request
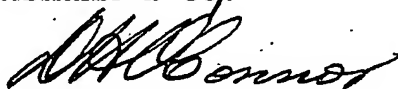relates and in relation to any patent granted -

<u>Name & Address</u>

Cruickshank & Co. at their address recorded for the time being in
the Register of Patent Agents is hereby appointed Agents and
address for service, presently 1 Holles Street, Dublin 2.

9. <u>Address for service (if different from that at 8)</u>
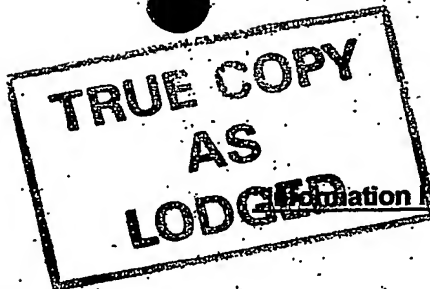
<u>Signed</u> Cruickshank & Co.

    By:-   Executive.
       Agents for the Applicant

<u>Date August 16, 2002.</u>

"Information handling and processing"

<u>Introduction</u>

5   The present invention relates to the customisation of information viewed by a web user
       on contacting a site.

       This is at present carried out in such a manner that somebody else controls what is
       actually displayed to the user or more properly controls it in a manner which is of no
10   advantage to the user. For example, when a merchant displays a branded logo such
       as, for example, the Visa logo as a means of payment, that is all that is received by the
       user. However, if the user is part of a group, for example, who use a particular Visa
       such as AIB Visa, Bank of Ireland Visa or Ulster Bank Visa, this is not displayed. Thus,
       the generic Visa logo is displayed which is not of any particular advantage to the user.
15   Even more so, it is not of particular advantage to, for example, the Visa card or Credit
       card provider who has the viewer as customer.

       Further, it would be advantageous for the merchant if, on the merchant displaying a
       payment method, the merchant could display, for example, the payment method most
20   suitable to the user, thus further reinforcing the user friendliness of the merchant.
       Thus, instead of a merchant having to display a considerable number of logos for
       payment such as, for example, Amex, Visa, MasterCard and so on, the merchant
       would only display the one logo that was required and this would be advantageous
       both to the merchant and to the user.

25

       The term "logo" is used in this specification to cover not alone a device or word such as
       a trade mark which one would consider to be a logo but also data which is specific to a
       user or class of users e.g. Bonus saver scheme points provided by a specific scheme;
       payment instructions or other data.

30

       <u>Statements of Invention</u>

       According to the invention, there is provided a method of displaying on a user

computer, a logo specific to a particular user on the user contacting, by a user computer, a website maintained on or for a merchant computer in a communications system interconnecting merchant and user. Alternatively, a central provider systems computer may also be provided interconnected in the network. In many instances, the

5   user central provider systems computer is advantageous.

The method is limited to those pages such as, for example, in HTML or JAVA with a call code. Firstly, a user specific information or not and at least one logo which is required to be displayed for a user is stored as user information on a user file. This

10   user file may then be stored directly on a user computer as a cookie. This is provided to enable a logo to be displayed on the merchant page as displayed on the user computer, such that when the user computer contacts the merchant computer, the user computer downloads, either from itself onto the page or from the system computer, the logo which has been requested by the call code from the merchant

15   computer so that it is displayed on the user computer as the user requires.

It is also envisaged that the type of merchant may determine the logo to be displayed. Thus, for example, in certain circumstances, an alternative logo may be displayed on a gambling site or an adult site such as selling pornographic materials.

20

Further, the invention provides a method whereby there is provided a central server computer in which various logos are stored for various users such that certain classes of user will always have certain logos displayed.

25   Further, in certain instances, the logos will be so arranged as to provide different logos, depending on the merchant site that is being visited.

The purpose of the invention as such is that the particular logo to be displayed is a decision based on parameters which are not related to the merchant such as, for

30   example, which route the user used to join the particular system or to visit the particular web page.

It needs to be appreciated that the method according to the present invention is substantially different to methods used in the art to display customised advertising, for

example, on a merchant computer. A great advantage of the present invention is that it provides a means of co-branding or white branding, for example, a payment solution or loyalty bonus scheme.

5 ## Detailed Description of the Invention

The invention will be more clearly understood from the following description of some embodiments thereof, given by way of example only, with reference to the accompanying drawings in which:-

10

Fig. 1 is a diagrammatic view of a system in which the invention works, and

Fig. 2 is a flowchart of one method of carrying out the invention.

15 Referring to the drawings and initially to Fig. 1 thereof, there is provided an internet service provider 1 forming part of a communications network to which is connected a plurality of user computers 2, merchant computers 3 and one system server 4 having associated therewith, a database 5. There is stored on the database 5 for various types of users, various logos. Thus, each class of user has a particular logo and

20 further, on the database, there is preferably stored different logos to be displayed, depending on the particular merchant site visited by the user computer 2. Further, the user information is placed on a user file, which user file is stored in the database 5. Prior to operating the invention, each user is provided with a cookie which is stored in the user computer.

25

Referring now to Fig. 2, in operation, in step 1, the user computer contacts a merchant site which sends a merchant page to the user's browser. In step 2, the user browser requests the logo and in step 3, the user cookie is simultaneously sent to the server. The server 4 sends the logo to the call code location on the merchant site and as the

30 website page is being downloaded by the merchant site to the user computer 2, the logo is displayed in step 5 and the operation of the invention ends, although not necessarily the session for the user.

In the embodiments described above, there has been described a database, although

such a database is not necessarily essential. Indeed, in many cases, there will not be a database but simply a collection of logos and user cookies. Essentially, the name of the logo is contained in the cookie and no identifying information about the user is on the cookie. Thus, it is not necessary to maintain a central database. However, in
5   many instances, a central database may be used.

Depending on the type of merchant page which the user is visiting, an alternative logo may be displayed. This may occur in a situation where, for example, an adult content site merchant request to display a logo would result not in a normal logo for the user
10   being displayed, but a different logo. Alternatively, instead of using a central server, the logo can be stored on the user computer.

While in the embodiment described above, a central server has been used, it will be appreciated that storage of the logo on the user's computer is a practical operation of
15   the invention. This is also practical on a merchant site, however, it is only practical for a small number of logos but gets impractical as the number of logos grow and further, maintenance would become a major problem. However, the storing of the logos on a central server computer or central site which can be accessed by all merchants is the most practical implementation requiring only one source for all logos and making
20   maintenance much less difficult and less expensive.

As it will be appreciated, information about the user needs to be stored. Again, this can be stored on the user's PC in a cookie provided by the merchant. While this is in common use today, it requires each merchant to have its cookie on every user PC.
25   This unfortunately does not cater for the situation where the user is visiting a merchant site for the first time or where the user is otherwise unknown to the merchant. While, as explained above, they can be stored on the merchant site and is a common use for other cookies for use by merchants, it has limitations. The link between a user and a logo needs to be defined. This can be stored either with or linked to user information.
30   For example, the following table could be displayed.

TABLE

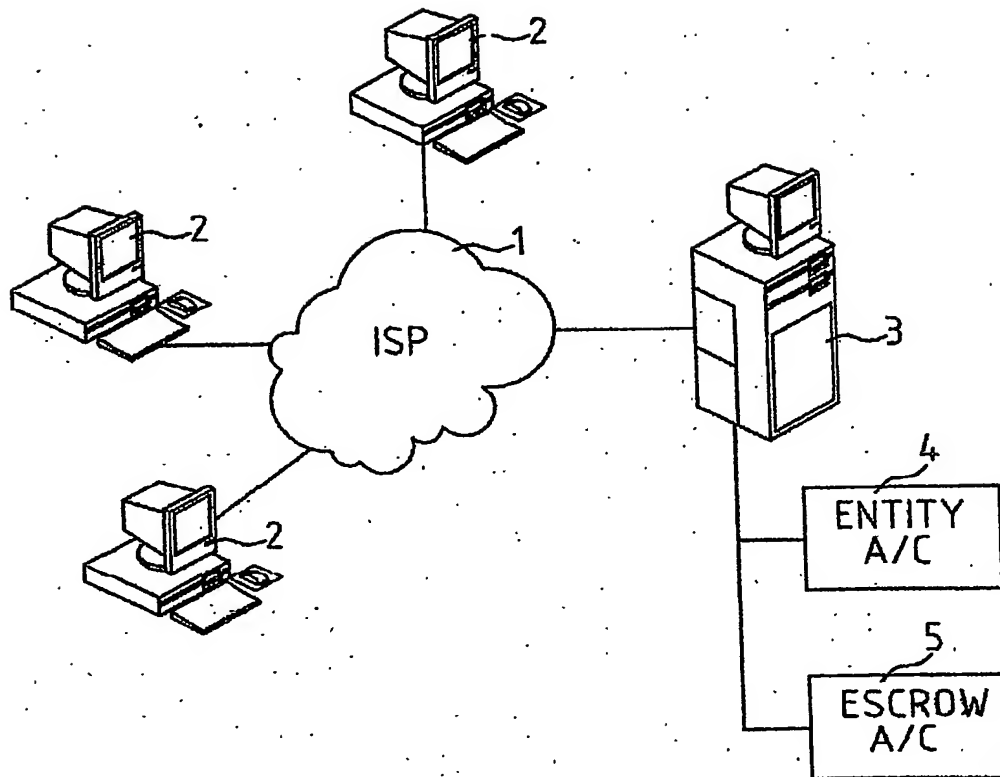| Service or Product Code	User Attribute	ID of Logo to be displayed
Visa® payment	AIB	Visa® AIB
Visa® payment	BOI	Visa® BOI
Visa® payment	"None"	Visa® – Generic

There are certain advantages in central storage in that only one version of a logo requires to be maintained and any changes are easily implemented without the involvement of a merchant who simply require to be supplied with the correct image as a page is being downloaded.

Further, many versions of the same logo may be maintained to cater for requirements such as size.. Some merchants may like to display logos of one size, while others may prefer larger or smaller versions.

In the specification the terms "comprise, comprises, comprised and comprising" or any variation thereof and the terms "include, includes, included and including" or any variation thereof are considered to be totally interchangeable and they should all be afforded the widest possible interpretation and vice versa.

The invention is not limited to the embodiment hereinbefore described, but may be varied in both construction and detail.
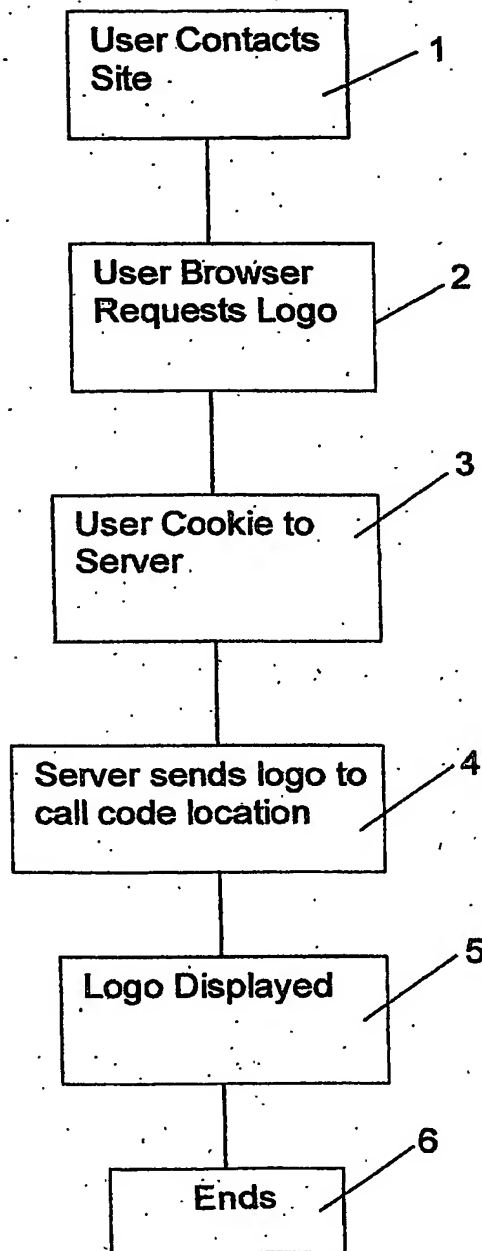
S020680

Fig. 1

```
┌─────────────────┐
│ User Contacts   │⟍ 1
│ Site            │
└────────┬────────┘
         │
┌────────┴────────┐
│ User Browser    │⟍ 2
│ Requests Logo   │
└────────┬────────┘
         │
┌────────┴────────┐
│ User Cookie to  │⟍ 3
│ Server          │
└────────┬────────┘
         │
┌────────┴────────┐
│ Server sends logo to │⟍ 4
│ call code location   │
└────────┬────────┘
         │
┌────────┴────────┐
│ Logo Displayed  │⟍ 5
│                 │
└────────┬────────┘
         │
┌────────┴────────┐
│     Ends        │⟍ 6
└─────────────────┘
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FIG. 2